

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: HENRY WILLIAM THIEL, JR.	§	Case No. 5:19-bk-00714
ANN LOUISE THIEL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/21/2019.
- 2) The plan was confirmed on 05/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/13/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$90,499.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,645.02.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 105,780.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 105,780.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,579.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 11,579.16</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON P PROVINZANO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
FORD MOTOR CREDIT CORP.	Sec	11,563.00	11,100.52	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	6,401.00	6,513.67	6,513.67	5,711.39	0.00
CHASE BANK USA	Uns	1,553.00	1,592.37	1,592.37	1,396.24	0.00
CHASE BANK USA	Uns	1,999.00	1,999.58	1,999.58	1,753.30	0.00
QUICKEN LOANS INC	Sec	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	2,452.00	2,452.39	2,452.39	2,150.33	0.00
CAPITAL ONE BANK	Uns	4,506.00	4,506.53	4,506.53	3,951.46	0.00
CAPITAL ONE BANK	Uns	2,545.00	2,638.10	2,638.10	2,313.17	0.00
CAPITAL ONE BANK	Uns	9,730.00	10,166.31	10,166.31	8,914.13	0.00
BECKET & LEE	Uns	92.00	99.07	99.07	91.22	0.00
PNC BANK	Uns	1,434.00	1,485.00	1,485.00	1,367.35	0.00
PORTFOLIO RECOVERY	Uns	714.00	680.57	680.57	626.65	0.00
QUANTUM3 GROUP, LLC	Uns	714.00	731.09	731.09	673.17	0.00
QUANTUM3 GROUP, LLC	Uns	4,385.00	4,385.77	4,385.77	4,038.32	0.00
QUANTUM3 GROUP, LLC	Uns	658.00	676.02	676.02	622.46	0.00
NAVIENT SOLUTIONS, INC	Uns	4,125.00	3,874.82	3,874.82	3,567.85	0.00
RESURGENT CAPITAL SERVICES	Uns	2,879.00	2,954.18	2,954.18	2,720.14	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AIS INFOSOURCE, LP	Uns	217.00	160.03	160.03	147.35	0.00
AIS INFOSOURCE, LP	Uns	105.00	142.59	142.59	131.29	0.00
PORTFOLIO RECOVERY	Uns	305.00	305.64	305.64	281.43	0.00
PORTFOLIO RECOVERY	Uns	2,360.00	2,448.79	2,448.79	2,254.79	0.00
PORTFOLIO RECOVERY	Uns	4,538.00	4,538.99	4,538.99	4,179.40	0.00
PORTFOLIO RECOVERY	Uns	5,080.00	5,080.67	5,080.67	4,678.17	0.00
PORTFOLIO RECOVERY	Uns	3,692.00	3,692.60	3,692.60	3,400.07	0.00
PORTFOLIO RECOVERY	Uns	4,374.00	4,374.76	4,374.76	4,028.18	0.00
PORTFOLIO RECOVERY	Uns	4,582.00	4,715.96	4,715.96	4,342.35	0.00
PORTFOLIO RECOVERY	Uns	1,296.00	1,296.09	1,296.09	1,193.41	0.00
PORTFOLIO RECOVERY	Uns	407.00	407.10	407.10	374.85	0.00
PORTFOLIO RECOVERY	Uns	1,618.00	1,618.25	1,618.25	1,490.05	0.00
PORTFOLIO RECOVERY	Uns	2,611.00	2,611.61	2,611.61	2,404.72	0.00
PORTFOLIO RECOVERY	Uns	9,301.00	9,291.34	9,291.34	8,555.26	0.00
PORTFOLIO RECOVERY	Uns	759.00	740.94	740.94	682.24	0.00
PORTFOLIO RECOVERY	Uns	4,247.00	4,247.37	4,247.37	3,910.88	0.00
CITIBANK, N.A.	Uns	1,519.00	1,585.87	1,585.87	1,460.23	0.00
CITIBANK, N.A.	Uns	2,212.00	2,212.61	2,212.61	2,037.32	0.00
PORTFOLIO RECOVERY	Uns	235.00	267.41	267.41	246.23	0.00
CITIBANK, N.A.	Uns	1,994.00	1,994.88	1,994.88	1,836.84	0.00
QUANTUM3 GROUP, LLC	Uns	919.00	919.32	919.32	846.49	0.00
BASS & ASSOCIATES PC	Uns	6,273.00	6,273.06	6,273.06	5,776.10	0.00
QUICKEN LOANS INC	Sec	94,364.00	93,935.97	46.01	46.01	0.00
AFFIRM INC	Uns	278.00	NA	NA	0.00	0.00
CAP1/CABELAS	Uns	2,686.00	NA	NA	0.00	0.00
CMC FCPI EMP FCU	Uns	2,642.00	NA	NA	0.00	0.00
CMC FCPI EMP FCU	Uns	1,564.00	NA	NA	0.00	0.00
COMENITYCB/FOREVER21	Uns	304.00	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Uns	69.00	NA	NA	0.00	0.00
SYNCB/MC	Uns	2,770.00	NA	NA	0.00	0.00
STAPLES-C/CBNA	Uns	251.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	5,962.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 46.01	\$ 46.01	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 46.01	\$ 46.01	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 103,681.35	\$ 94,154.83	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 11,579.16	
Disbursements to Creditors	\$ 94,200.84	
<b>TOTAL DISBURSEMENTS:</b>		\$ 105,780.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/14/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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